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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/057,436	01/25/2002	Atanas Stoyanov	064754-0012	9655
33401	7590	08/20/2008	EXAMINER	
MCDERMOTT WILL & EMERY LLP			CHANDLER, SARA M	
2049 CENTURY PARK EAST				
38th Floor			ART UNIT	PAPER NUMBER
LOS ANGELES, CA 90067-3208			3693	
			MAIL DATE	DELIVERY MODE
			08/20/2008	PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Interview Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>
	10/057,436	STOYANOV ET AL.
	<b>Examiner</b>	<b>Art Unit</b>
	SARA CHANDLER	3693

All participants (applicant, applicant's representative, PTO personnel):

(1) SARA CHANDLER. (3) \_\_\_\_\_.

(2) Mark Brown. (4) \_\_\_\_\_.

Date of Interview: 06 August 2008.

Type: a) Telephonic b) Video Conference  
c) Personal [copy given to: 1) applicant 2) applicant's representative]

Exhibit shown or demonstration conducted: d) Yes e) No.

If Yes, brief description: \_\_\_\_\_.

Claim(s) discussed: 4,45,48-51.

Identification of prior art discussed: Walker, Sheets.

Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant identified the features believed to be novel in light of the prior art including target monthly payment amount, amount of available cash and calculation for profit maximization.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

/JAGDISH N PATEL/ Primary Examiner, Art Unit 3693	8/16/08
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